

Fig 1

Reference DATE	Predetermined DATA	CLIENT'S Prediction	
		Strong YEN	WEAK YEN
1999. 12. 31	2000. 1. 31	○	
2000. 1. 31	2000. 2. 29	○	
2000. 2. 29	2000. 3. 31		○
2000. 3. 31	2000. 4. 30		○
2000. 4. 30	2000. 5. 31	○	

Fig 2

	Investment Funds	Profits
First Predetermined DATE	1 R	2 R
2	1 R + 2 R	6 R
3	1 R + 6 R	14 R
4	1 R + 14 R	30 R
5	1 R + 30 R	62 R
6	1 R + 62 R	126 R
7	1 R + 126 R	254 R
8	1 R + 254 R	510 R
9	1 R + 510 R	1022 R
10	1 R + 1022 R	2046 R
11	1 R + 2046 R	4094 R
12	1 R + 4094 R	8190 R

Fig 3

Balance when Investments (i.e., OPTION PURCHASES)  
Continue to Succeed and Rights ARE Exercised

Number of times Profits are Incorporated Into Investment Principal	Investment Principal	Interest	Investment Funds	Profits
0	P	12R	1R	2R
1	$P_1 (P + 2R)$	12R <sub>1</sub>	1R <sub>1</sub>	2R <sub>1</sub>
2	$P_2 (P_1 + 2R_1)$	12R <sub>2</sub>	1R <sub>2</sub>	2R <sub>2</sub>
3	$P_3 (P_2 + 2R_2)$	12R <sub>3</sub>	1R <sub>3</sub>	2R <sub>3</sub>
4	$P_4 (P_3 + 2R_3)$	12R <sub>4</sub>	1R <sub>4</sub>	2R <sub>4</sub>
5	$P_5 (P_4 + 2R_4)$	12R <sub>5</sub>	1R <sub>5</sub>	2R <sub>5</sub>
6	$P_6 (P_5 + 2R_5)$	12R <sub>6</sub>	1R <sub>6</sub>	2R <sub>6</sub>
7	$P_7 (P_6 + 2R_6)$	12R <sub>7</sub>	1R <sub>7</sub>	2R <sub>7</sub>
8	$P_8 (P_7 + 2R_7)$	12R <sub>8</sub>	1R <sub>8</sub>	2R <sub>8</sub>
9	$P_9 (P_8 + 2R_8)$	12R <sub>9</sub>	1R <sub>9</sub>	2R <sub>9</sub>
10	$P_{10} (P_9 + 2R_9)$	12R <sub>10</sub>	1R <sub>10</sub>	2R <sub>10</sub>
11	$P_{11} (P_{10} + 2R_{10})$	12R <sub>11</sub>	1R <sub>11</sub>	2R <sub>11</sub>

Fig 4

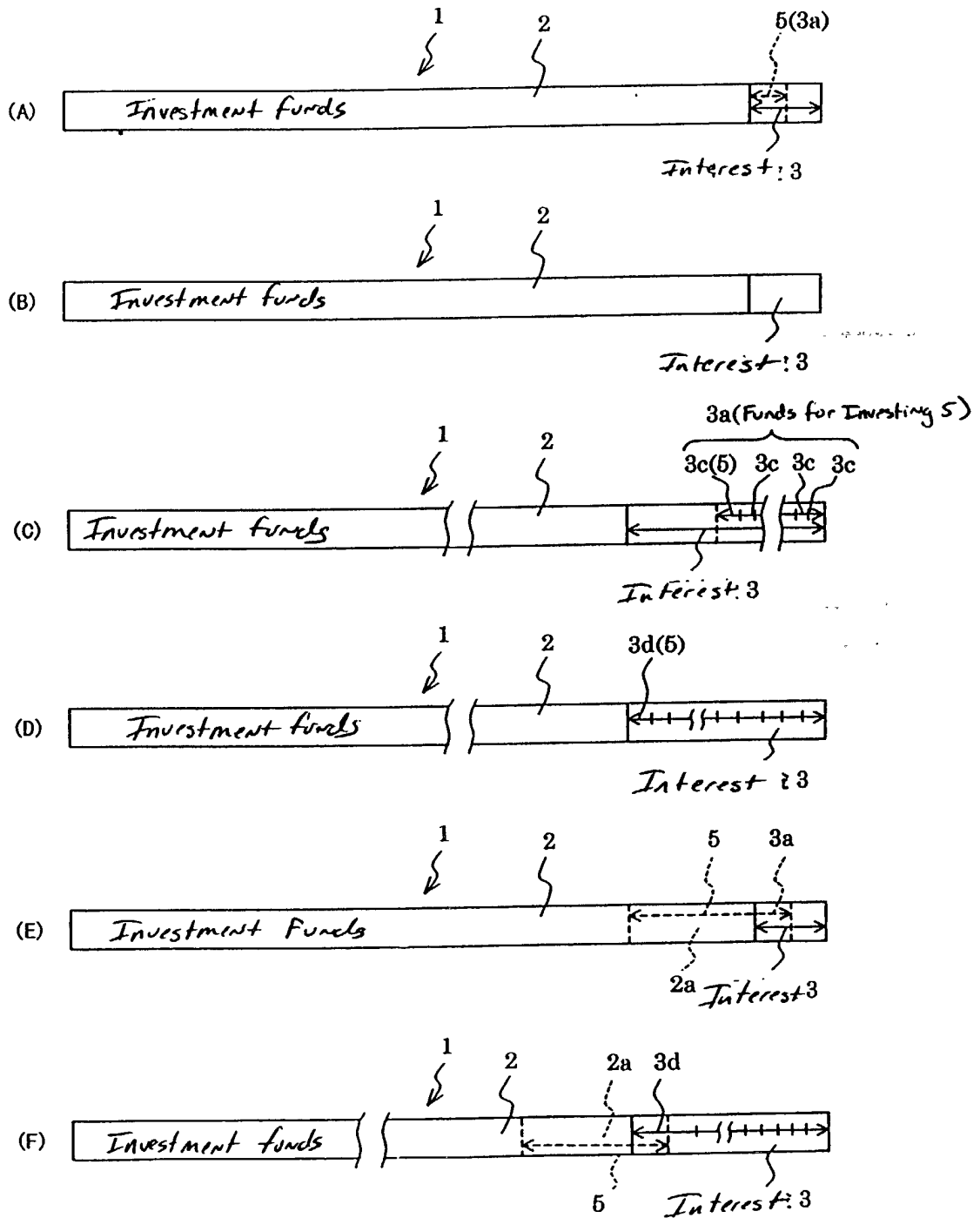


Fig. 5

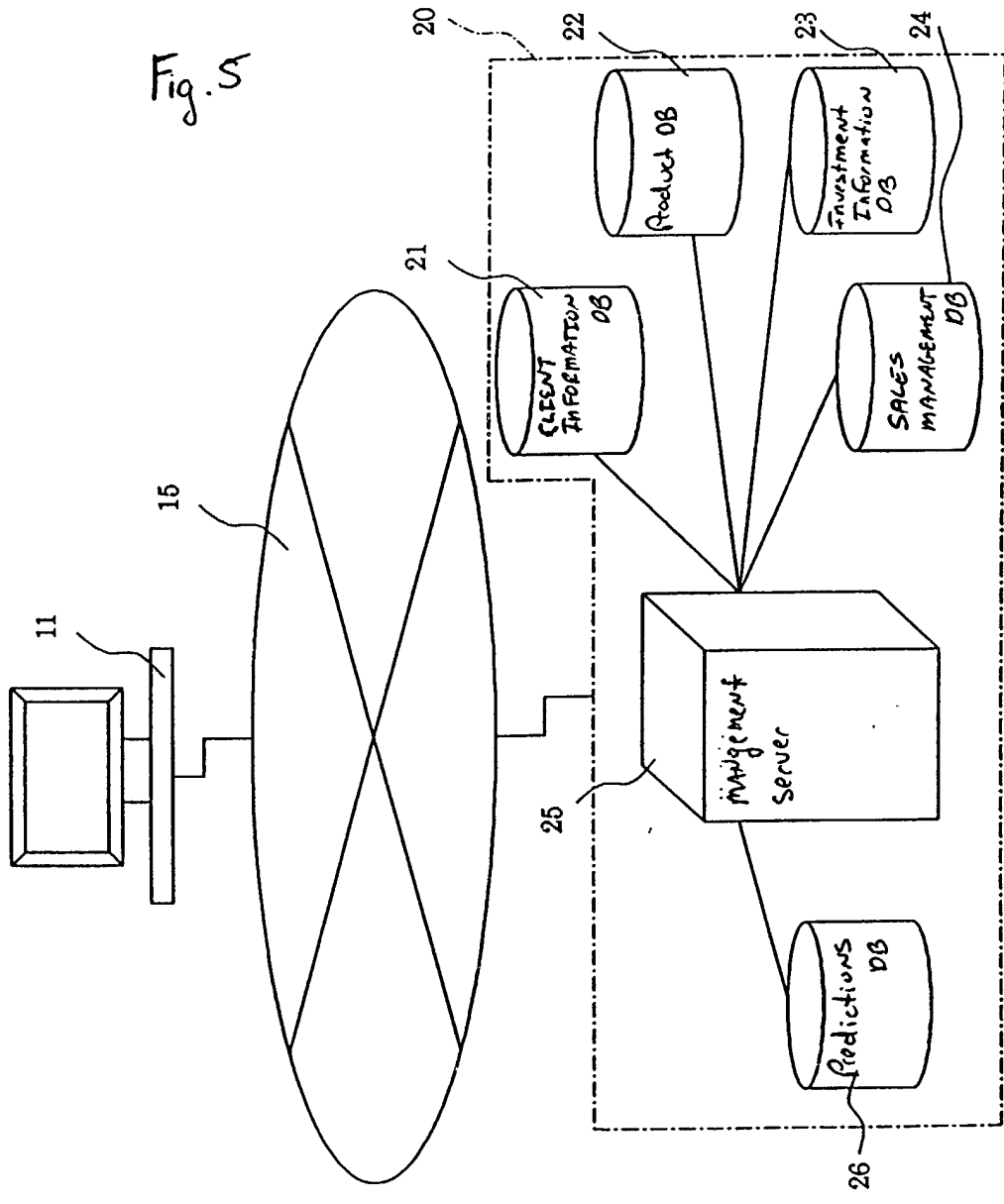


Fig. 6

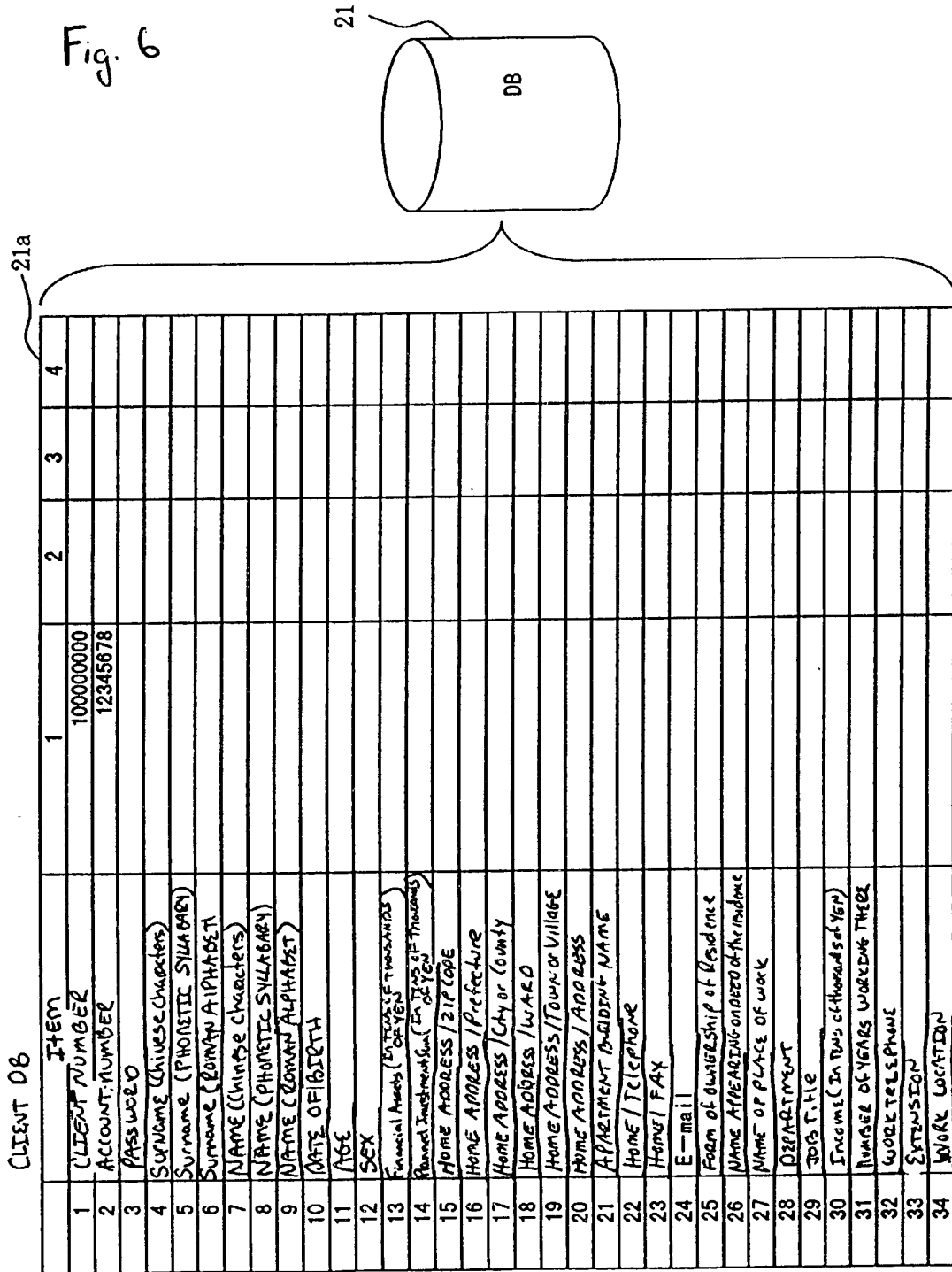




Fig 8

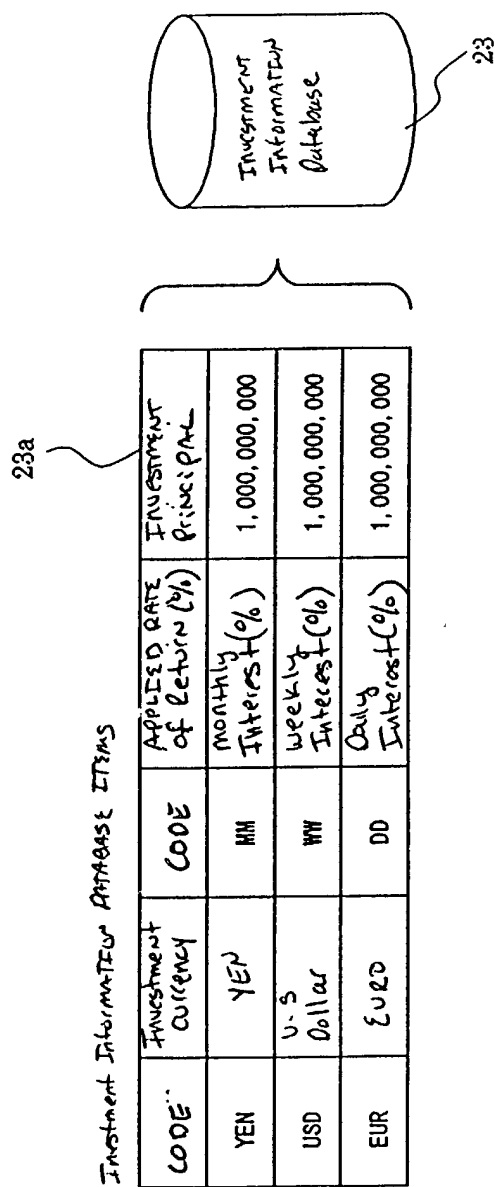




Fig 9

Size	Item	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
U	Shrimp	U1	U2	U3	U4	U5	U6	U7	U8	U9	U10	U11	U12	U13	U14	U15	U16	U17	U18	U19	U20	U21	U22	U23	U24	U25	U26	U27	U28	U29	U30	U31
D	Whole Dumpling	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10	D11	D12	D13	D14	D15	D16	D17	D18	D19	D20	D21	D22	D23	D24	D25	D26	D27	D28	D29	D30	D31
I	Item Sum	I1	I2	I3	I4	I5	I6	I7	I8	I9	I10	I11	I12	I13	I14	I15	I16	I17	I18	I19	I20	I21	I22	I23	I24	I25	I26	I27	I28	I29	I30	I31
R	Profit	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	R11	R12	R13	R14	R15	R16	R17	R18	R19	R20	R21	R22	R23	R24	R25	R26	R27	R28	R29	R30	R31
T	Item Sum	T1	T2	T3	T4	T5	T6	T7	T8	T9	T10	T11	T12	T13	T14	T15	T16	T17	T18	T19	T20	T21	T22	T23	T24	T25	T26	T27	T28	T29	T30	T31
S	Item Sum	S1	S2	S3	S4	S5	S6	S7	S8	S9	S10	S11	S12	S13	S14	S15	S16	S17	S18	S19	S20	S21	S22	S23	S24	S25	S26	S27	S28	S29	S30	S31

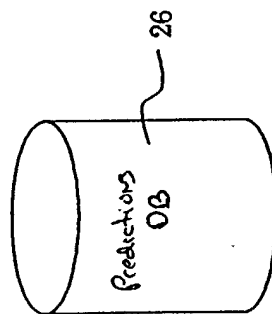


Fig 10

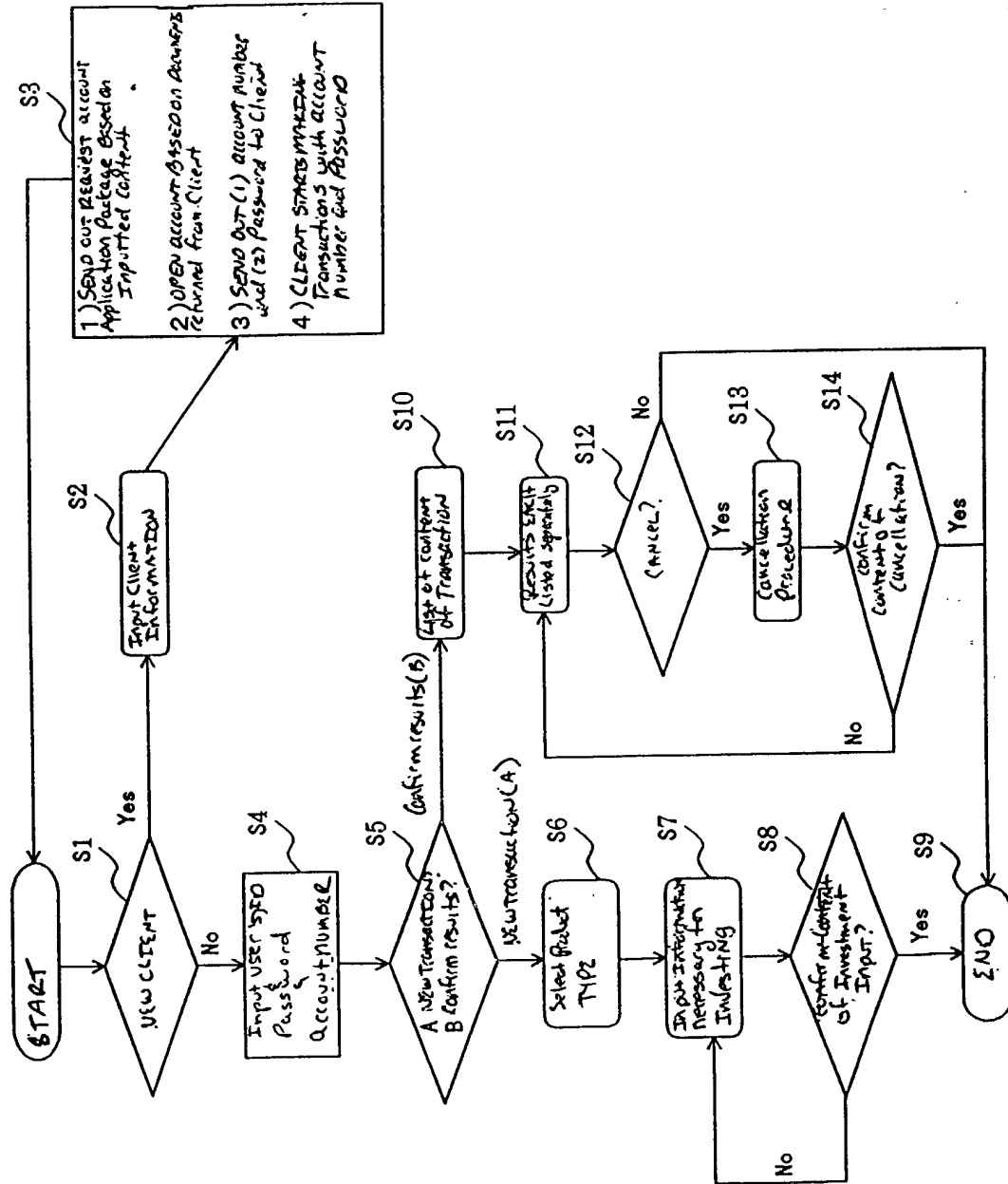


Fig 11

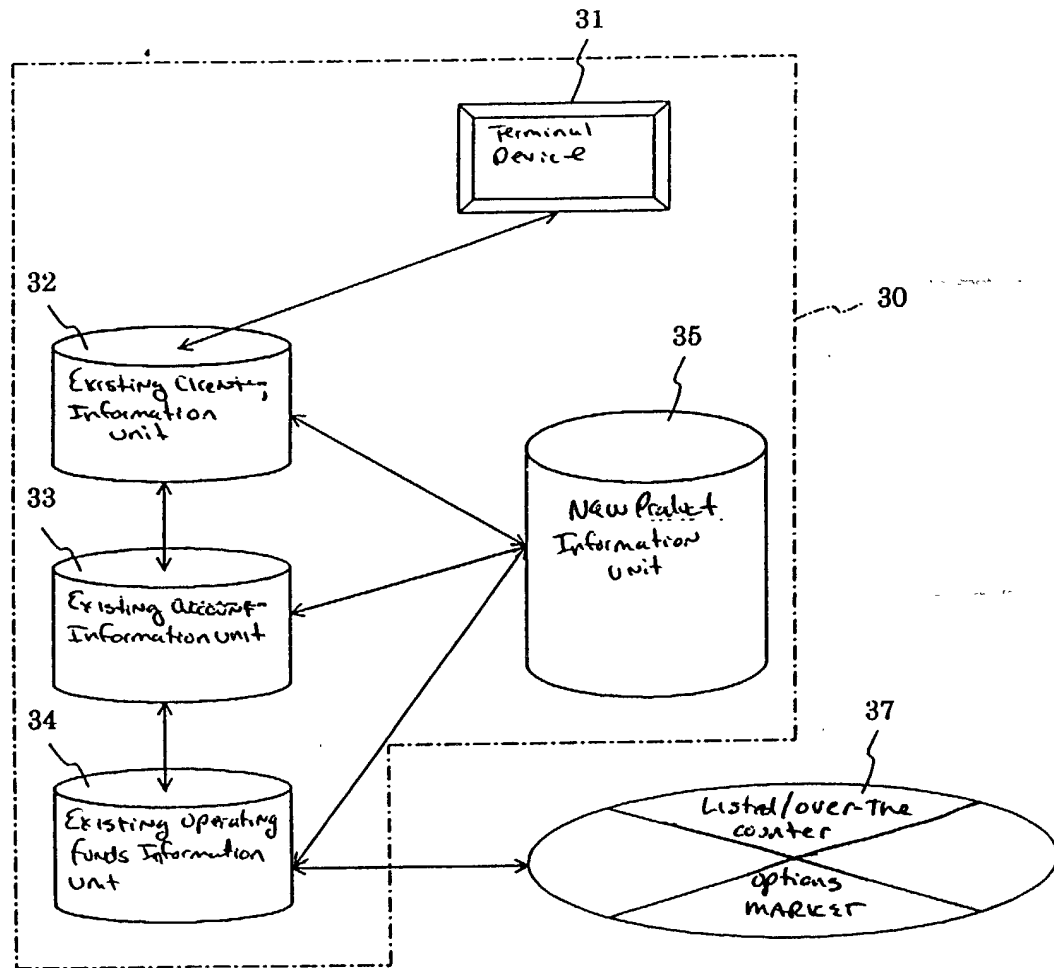
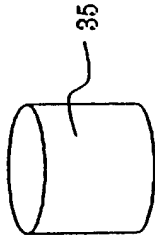


Fig 12



35a

DATA	101	102	103	104
CLIENT NUMBER	000000001	000000002	000000003	000000004
ACCOUNT NUMBER	11111111	11111112	11111113	11111114
CLIENT NAME	TEST 1	TEST 2	TEST 3	TEST 4
PURCHASE DATE	2000/10/15	2000/10/15	2000/10/16	2000/10/17
OPTION TYPE	CURRENCY (US DOLLAR/YEN)	CURRENCY (EUROS/YEN)	INTEREST RATE FUTURES	STOCK FUTURES
INVESTING CURRENCY	US DOLLARS	YEN	EURO	YEN
INVESTMENT SUM	100,000.00	15,000.00	50,000.00	7,000.00
INVESTMENT INTEREST SUM	375.00	2,500	150.00	1,000
INVESTMENT PRINCIPAL SUM	0.00	10,000	0.00	0
INVESTMENT FUNDS SUM	375.00	12,500	150.00	1,000
CYCLE	1 MONTH	7 DAYS	15 DAYS	2 MONTHS
INVESTMENT PERIOD	10 MONTHS	70 DAYS	150 DAYS	24 MONTHS
OPERATION STARTING DAY	2000/11/01	2000/10/15	2000/10/16	2000/11/01

Fig 13

CLIENT NAME TEST 1  
REFERENCE DATE 2000/10/29

CLIENT NUMBER 0000000001	ACCOUNT NUMBER 11111111	0001	0002	0003	0004
NUMBER USED	2000/04/22	CURRENCY	INTEREST RATE	STOCK	CURRENCY (US
PURCHASE DATE		(EUROS/YEN)	FUTURES	FUTURES	DOLLARS/YEN)
OPTION TYPE					
INVESTING CURRENCY		EURO	YEN	YEN	US DOLLAR
INVESTMENT SUM	120,000.00	120,000.00	20,000,000	8,000,000	100,000.00
INVESTMENT INTEREST SUM	300.00	300.00	1,500	2,500	375.00
INVESTMENT PRINCIPAL SUM	0.00	0.00	0	0	0.00
INVESTMENT FUNDS SUM	300.00	300.00	3,000	2,500	375.00
CYCLE	1 MONTH	1 MONTH	15 DAYS	60 DAYS	1 MONTH
INVESTMENT PERIOD	12 MONTHS	12 MONTHS	180 DAYS	600 DAYS	10 MONTHS
CLIENT ANNUAL INTEREST RATE (%)	3.00	3.00	0.20	0.20	4.50
OPERATIONS STARTING DAY	2000/05/01	2000/05/01	2000/09/25	2000/10/01	2000/11/01
PROFITS	18,600.00	18,600.00	8,000	0	0
MATURITY DATE			2001/02/22	2002/05/23	2001/08/31
MATURITY SUM					
CANCELLATION DATE	2000/09/30	2000/09/30			
CANCELLED SUM	138,600.00	138,600.00			
WITHHELD TAX SUM	3,720.00	3,720.00			
CANCELLATION FEE	1,000.00	1,000.00			
SUM RECEIVED UPON CANCELLATION	133,880.00	133,880.00			
PRINCIPAL TRANSFER DATE					
TRANSFER SUM					
WITHHELD TAX SUM					
PRINCIPAL TRANSFER SUM					
TRANSFER SUM					
WITHHELD TAX SUM					
GENERAL ACCOUNT TRANSFER SUM					
STATUS		CANCELLED	OPERATING	OPERATING	OPERATING

35b

35

1004454 1004454

Fig 14

NEW PRODUCT FUNDS OPERATING INFORMATION UNIT

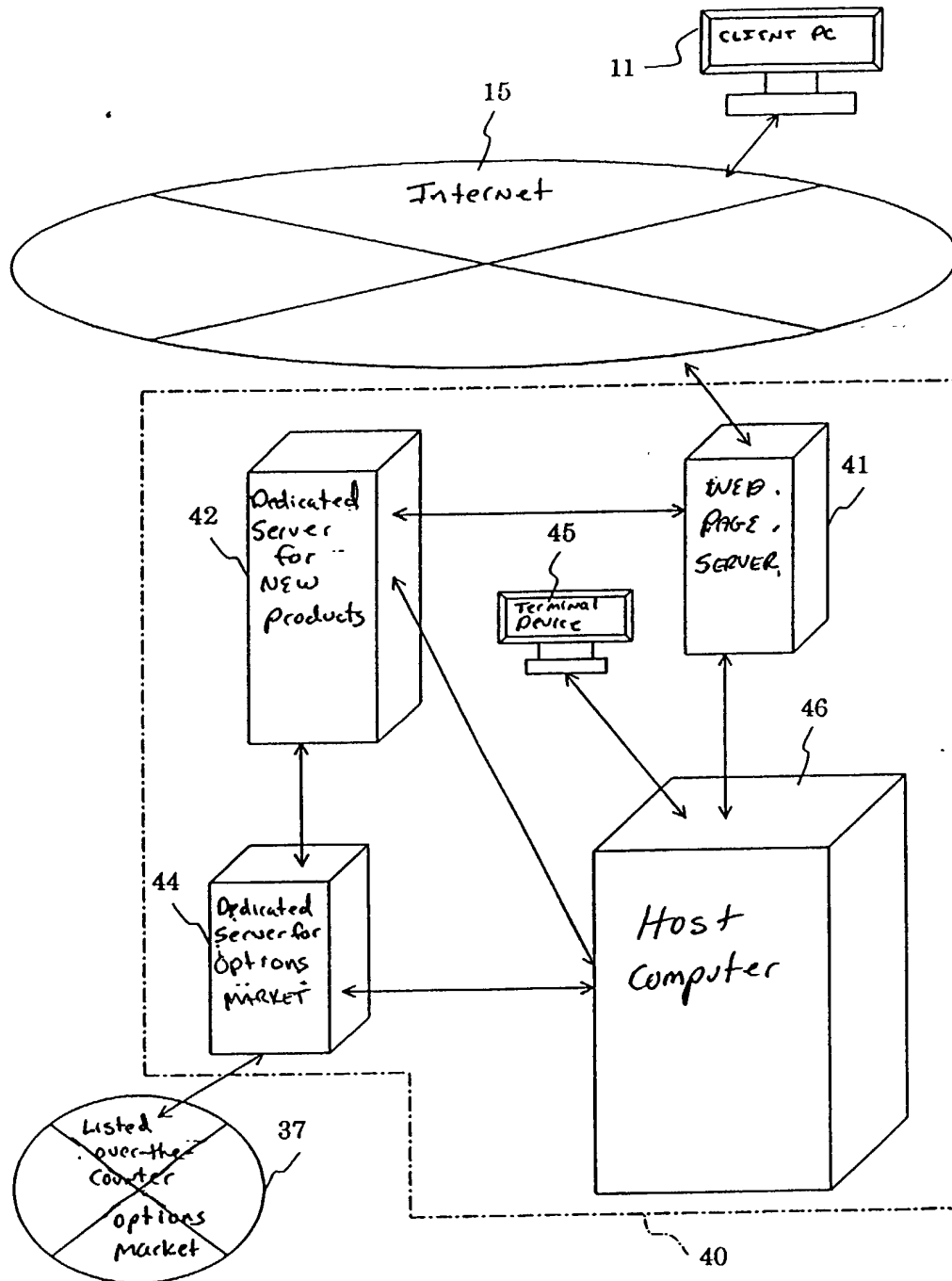
(COMMUNICATES WITH EXISTING FUNDS OPERATING UNIT)

Cycle	PRINCIPAL (YEN)	PRINCIPAL (US DOLLAR)	PRINCIPAL (EURO)	INVESTMENT FUNDS (YEN)	INVESTMENT FUNDS (US DOLLAR)	INVESTMENT FUNDS (EURO)	FUNDS PUT (YEN)	FUNDS PUT (US DOLLAR)	FUNDS PUT (EURO)	FUNDS CALL (YEN)	FUNDS CALL (US DOLLAR)	FUNDS CALL (EURO)
1												
2												
3												
4												
5												
6												
7												
8												
9												
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31												



440047454 02090902

Fig 15



WELCOME TO ABC BANK

☐ Please click here if you would like to Open An Account

If you already have an account, please input your account number and Password

Account number  50b

Password  50c

50

FIG 1b



Please Select and Click on a Desired Transaction

<input type="checkbox"/> 51a Purchase Foreign Currency	<input checked="" type="checkbox"/> 51g Smart Option Fixed Term
<input type="checkbox"/> 51b Exchange Foreign Currency for Yen	<input type="checkbox"/> 51h Reissue a Cash card
<input type="checkbox"/> 51c open a foreign currency Fixed Deposit account	<input type="checkbox"/> 51i Purchase US Dollar Bills
<input type="checkbox"/> 51d open a New Fixed Deposit account	<input type="checkbox"/> 51j Purchase Foreign Currency Traveler's Checks
<input type="checkbox"/> 51e Send money domestically	
<input type="checkbox"/> 51f Send money Internationally	

FIG 17

51

WELCOME TO SMART OPTION FIXED DEPOSIT

☒ If you are starting a new SMART OPTION FIXED DEPOSIT,  
Please click Here

☐ If you are already Using a SMART OPTION DEPOSIT,  
Please click Here

52a

52b

52

FIG 18

SMART OPTION FIXED DEPOSIT IS  
an Extremely Uniquely Structured Fixed Deposit Using Currency Options  
Furthermore, Its Backed by An Investment Principal so the only time  
There is Risk is when there is no Interest

1 Principal Backed / Principal-Growth Type

2 Principal Backed / Profit-Growth Type

3 Fixed Principal / Extreme Profit-Growth Type

Your Subsequent Additions For Exchanges Can Make Unexpected Ultra-High  
Returns Possible



CLICK HERE AND THOROUGHLY Read The Product Explanations and Product  
Agreement



Return 53a

53b

53

FIG. 19

SMART OPTION FIVEQ Deposit

Product Explanation

Product Agreement

54a Did you fully understand the product content, Product Agreement and Product Risk?  
☒ If you fully understand the Product content, Product Agreement and Product Risk and Agree completely then click HERE

☐ Return

54b

54

FIG 20

Mr./Ms./Ms.

PLEASE SELECT YOUR DESIRED SMART OPTION FIXED

Predictions Type	Product Type
<input checked="" type="checkbox"/> Predictions Regarding US Dollar/Yen Exchange 55a	<input type="checkbox"/> Principal Backed/Principal-Growth Type 55c
<input type="checkbox"/> Predictions Regarding Euro/Yen Exchange 55b	<input checked="" type="checkbox"/> Principal Backed/Profits-Growth Type 55d
	<input type="checkbox"/> 95% Fixed Principal/Ultra-Profits Growth Type 55e
	<input type="checkbox"/> 90% Fixed Principal/Ultra-Profits Growth Type 55f
<input type="checkbox"/> RETURN 55g	

FIG 21

# Principal Backed / Profits - Growth TYPE

Account Number

Please Configure Your Investment In The Smart Option Fixed Deposit

Investing Currency ☐ Yen ☒ US Dollar ☐ Euro

Investment Principal  (max 20 at least 5,000 Yen, 50,000 US Dollars or 50,000 Euros)

Investment Period  Currently Is 12-month TYPE

OPTION Investment Cycle Currently Is 1-month TYPE

Investment FUNDS ☒ Use ALL Interest and Profits as Investment funds

☐ Use A PART OF Interest and Profits as Investment funds

☒ Confirm the Investment Content once AGAIN and CLICK Here if Everything is correct

\* ☒ Transfer the Investment Principal from my Account form SMART OPTION FIXED DEPOSIT

Please Click Here when Ready

Fig 22

10047532.050002

57b

14623

All Interest and Profits are used AS Investment funds

Account Number 1  12345678

Smart Option Fixed Deposit

Principal Backed Profit (Optional) TYPE

Investment Principal  
Investment Period  
Option Investment (X10)

100,000.00 US Dollars  
12 MONTH(S)  
1 MONTH(S)  
3.60 %  
APR 11

Please confirm all inputs  
For your reference, in the event that option returns could be exercised all of your  
Selected options. Then your profit sums would be as follows

58a

INVESTMENT FUNDS AND PROFIT SUMS IN THE EVENT THAT OPTION RIGHTS COULD BE EXERCISED ON ALL OPTIONS			
RATE REFERENCE DATE	RATE PREDICTION DATE	INTEREST	INVESTMENT FUNDS
1 2000/11/30	2000/12/31	300.00	300.00
2 2000/12/31	2001/1/31	300.00	600.00
3 2001/1/31	2001/2/28	0	900.00
4 2001/2/28	2001/3/31	0	1,200.00
5 2001/3/31	2001/4/30	0	1,500.00
6 2001/4/30	2001/5/31	0	1,800.00
7 2001/5/31	2001/6/30	0	2,100.00
8 2001/6/30	2001/7/31	0	2,400.00
9 2001/7/31	2001/8/31	0	2,700.00
10 2001/8/31	2001/9/30	0	3,000.00
11 2001/9/30	2001/10/31	0	3,300.00
12 2001/10/31	2001/11/30	0	3,600.00

PREDICTION REGARDING US DOLLARS/YEN EXCHANGE

STRONG YEN  
Weak YEN  
300.00

Please confirm the above once again and click here if correct

Fig 24

58c

58

58b

☐ Return



LISTED DISPLAY OF YOUR USAGE OF THE SMARTPHONE five August

\* CLICK AT LEFT FOR DETAILS ON EACH ITEM.

CLICK	FIXED TERM NUMBER	TYPE	CURRENCY	INVESTMENT SUM	INVESTMENT PERIOD	APR(1)	CYCLE
			STATUS	DATE OF TRANSFER TO ACCOUNT		TOTAL RECEIVED SUM	
	9905UJ01	US DOLLAR/YEN EXCHANGE	YEN	10,000,000	1999/05/31-2000/4/30	0.20	1 MONTH
			CANCELLED AFTER MATURITY	2000/5/1	YEN	10,598,789	
	9909EU01	EURO/YEN EXCHANGE	EURO	50,000,000	1999/09/30-2000/8/30	3.00	1 MONTH
			CANCELLED BEFORE MATURITY	2000/4/1	EURO	67,857.26	
	0004UJ01	US DOLLAR/YEN EXCHANGE	US DOLLAR	100,000,000	2000/04/31-2001/3/31	3.60	1 MONTH
			CURRENTLY OPERATING				
	0004UJ02	US DOLLAR/YEN EXCHANGE	YEN	100,000,000	2000/04/31-2001/3/31	0.20	1 MONTH
			CURRENTLY OPERATING				

Return

Return

61a

19

FIG 25

Account Number:  INC/MS/MS

Smart Option Fixed Deposit

Prediction Regarding US dollar/yen:

Principal Backed/Profit Growth:

Fixed Term:

Investment Principal:

Investment Period:

Option Investment Rate:

APR 11

Results of operation as of end of

2000/09

RATE REFERENCE DATE		RATE PREDICTION DATE		RESULTS OF OPERATION		INVESTMENT FUNDS		PROFIT SUMS	
1	2000/4/30	2000/5/31	●	STRONG YEN	●	300.00	0.00		
2	2000/5/31	2000/6/30	●	STRONG YEN	●	300.00	600.00		
3	2000/6/30	2000/7/31	●	STRONG YEN	●	300.00	1,800.00		
4	2000/7/31	2000/8/31	●	STRONG YEN	●	300.00	2,500.00		
5	2000/8/31	2000/9/30	●	STRONG YEN	●	300.00	4,500.00		
6	2000/9/30	2000/10/31	●	STRONG YEN	●	300.00	4,500.00		
7	2000/10/31	2000/11/30	●	STRONG YEN	●	300.00	4,500.00		
8	2000/11/30	2000/12/31	●	STRONG YEN	●	300.00	4,500.00		
9	2000/12/31	2001/1/31	●	STRONG YEN	●	300.00	4,500.00		
10	2001/1/31	2001/2/28	●	STRONG YEN	●	300.00	4,500.00		
11	2001/2/28	2001/3/31	●	STRONG YEN	●	300.00	4,500.00		
12	2001/3/31	2001/4/30	●	STRONG YEN	●	300.00	4,500.00		

●

FIG 26

62c

62

62b

ACCOUNT NUMBER	MCMIS/MS		12345678
SMART OPTION FIVE Deposit			
PREDICTION REGARDING US DOLLARS/YEN EXCHANGE	TYPE		
PRINCIPAL BACKED/PROFIT GROWTH	TYPE		
FIXED TERM NUMBER	0004UJ01		
REQUEST FOR CANCELLATION OF CONTRACT			
Investment Principal	100,000.00 US Dollars	Investment Period	12 months
Profits Until end of 1st Month	9,000.00 US Dollars	Option Investment	1 month
Interest from this month	300.00 US Dollars	APR	3.60 %
Fee for cancellation of contract before maturity	4,150.00 US Dollars		
Total sum received	104,150.00 US Dollars	(will be transferred to your account on the first BUSINESS DAY of NEXT month)	
Please confirm the above and click IF YOU APPROVE			
		<input checked="" type="radio"/> Approve	<input type="radio"/> Return

63

63b

63c

FIG-27

1 2 3 4 5 6 7 8 9 10 11 12